Certificate Number: 14912-PAM-DE-032974980

Bankruptcy Case Number: 15-02169



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on June 16, 2019, at 5:55 o'clock PM EDT, Hector Costa
completed a course on personal financial management given by internet by 001
Debtoredu LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an
instructional course concerning personal financial management in the Middle
District of Pennsylvania.

Name: Jai Bhatt

Title: Counselor